

**Information to identify the case:**

Debtor 1	<u>Anthony R Alphonse</u>	Social Security number or ITIN	xxx-xx-5372
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jamie M. Alphonse</u>	Social Security number or ITIN	xxx-xx-1837
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-37796-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony R Alphonse

Jamie M. Alphonse  
aka Jamie Graf

3/8/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Anthony R Alphonse  
 Jamie M. Alphonse  
 Debtors

Case No. 13-37796-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db/jdb +Anthony R Alphonse, Jamie M. Alphonse, 322 Collins Lane, Maple Shade, NJ 08052-2212  
 514516442 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514485361 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
 (address filed with court: Sallie Mae Inc. on behalf of USAF,  
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)  
 514441256 +Allied Interstate, PO Box 5023, New York, NY 10163-5023  
 514441257 Bank Of America, Nc 4 105 03 # 14, Greensboro, NC 27420  
 514441258 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658  
 514441260 +Capl/bstby, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 514441266 +Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816  
 514441269 +Future Scholars Early Learning Center, 1351 Route 38 West Bldg B, Ste 1, Hainesport, NJ 08036-2794  
 514465719 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 518066221 +U.S. BANK NATIONAL ASSOCIATION, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927  
 514986036 +U.S. Bank Home Mortgage, 4801 Frederica St, Owensboro, KY 42301-7441  
 517568400 United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2019 00:39:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 09 2019 00:39:45 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514465479 EDI: AIS.COM Mar 09 2019 05:13:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 514441265 EDI: CITICORP.COM Mar 09 2019 05:13:00 Citi, ATTN: CENTRALIZED BANKRUPTCY, Po Box 20363, Kansas City, MO 64195  
 514441278 EDI: CITICORP.COM Mar 09 2019 05:13:00 Thd/cbna, CITICORP CREDIT SERVICES/ATTN:CENTRALI, Po Box 20507, Kansas City, MO 64195  
 514441259 +EDI: CAPITALONE.COM Mar 09 2019 05:13:00 Cap One, ATTN: BANKRUPTCY DEPT., Po Box 30285, Salt Lake City, UT 84130-0285  
 514441261 +EDI: CAPONEAUTO.COM Mar 09 2019 05:13:00 Capital One Auto Finan, 3905 N Dallas Pkwy, Plano, TX 75093-7892  
 514471379 +EDI: AISACG.COM Mar 09 2019 05:13:00 Capital One Auto Finance, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901  
 515326024 +EDI: AISACG.COM Mar 09 2019 05:13:00 Capital One Auto Finance, a division of Capital On, P.O. Box 201347, Arlington, TX 76006-1347  
 514688539 EDI: BL-BECKET.COM Mar 09 2019 05:13:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514441263 EDI: CHASE.COM Mar 09 2019 05:13:00 Chase, PO Box 100018, Kennesaw, GA 30156-9204  
 514441262 EDI: CHASE.COM Mar 09 2019 05:13:00 Chase, ATTN:BANKRUPTCY DEPT, PO Box 100018, Kennesaw, GA 30156-9204  
 514441264 +EDI: CAUT.COM Mar 09 2019 05:13:00 Chase Auto, ATTN:NATIONAL BANKRUPTCY DEPT, Po Box 29505, Phoenix, AZ 85038-9505  
 514441267 +EDI: WFNBN.COM Mar 09 2019 05:13:00 Comenity Bank/amsgnfrn, WFNBN, Po Box 182125, Columbus, OH 43218-2125  
 514441268 +EDI: RCSFNBMARIN.COM Mar 09 2019 05:13:00 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873  
 514441270 +EDI: RMSC.COM Mar 09 2019 05:13:00 Geocrb/amazon, ATTN: BANKRUPTCY, Po Box 103104, Roswell, GA 30076-9104  
 514441271 +EDI: RMSC.COM Mar 09 2019 05:13:00 Geocrb/lowes, ATTENTION: BANKRUPTCY DEPARTMENT, Po Box 103104, Roswell, GA 30076-9104  
 514441272 EDI: WFFC.COM Mar 09 2019 05:13:00 Homeprjvisa, Cscl Dispute Team, Des Moines, IA 50306  
 514441273 +EDI: IIC9.COM Mar 09 2019 05:13:00 IC System, PO Box 64378, Saint Paul, MN 55164-0378  
 514532862 EDI: CAUT.COM Mar 09 2019 05:13:00 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 514441274 +EDI: CBSKOHL.S.COM Mar 09 2019 05:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 514441274 +E-mail/Text: bncnotices@becket-lee.com Mar 09 2019 00:38:51 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 514696007 EDI: RESURGENT.COM Mar 09 2019 05:13:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 514441275 E-mail/Text: bankruptcydepartment@tsico.com Mar 09 2019 00:40:35 NCO Financial Systems, 20 Clementon Rd E Ste 102N, Gibbsboro, NJ 08026-1165  
 514644012 EDI: PRA.COM Mar 09 2019 05:13:00 Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541  
 514663920 EDI: PRA.COM Mar 09 2019 05:13:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 45

Date Rcvd: Mar 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514663918 EDI: PRA.COM Mar 09 2019 05:13:00 Portfolio Recovery Associates, LLC,  
c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
514455816 EDI: Q3G.COM Mar 09 2019 05:13:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
514441276 +EDI: NAVIENTFKASMSERV.COM Mar 09 2019 05:13:00 Sallie Mae, ATTN: CLAIMS DEPARTMENT,  
Po Box 9500, Wilkes-barre, PA 18773-9500  
514441277 +EDI: WTRRNANK.COM Mar 09 2019 05:13:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
514441279 EDI: URSI.COM Mar 09 2019 05:13:00 United Recovery Systems, PO Box 722929,  
Houston, TX 77272-2929  
514441280 +EDI: USBANKARS.COM Mar 09 2019 05:13:00 Us Bank Home Mortgage, 4801 Frederica St,  
Owensboro, KY 42301-7441  
514512717 EDI: WFFC.COM Mar 09 2019 05:13:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514688540\* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
516158657\* +Chase Auto, ATTN: NATIONAL BANKRUPTCY DEPT, PO Box 29505, Phoenix, AZ 85038-9505

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor U.S. Bank National Association  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Harold N. Kaplan on behalf of Creditor U.S. Bank National Association hkaplan@rasnj.com,  
informationathnk@aol.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor JPMorgan Chase Bank, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Lee Martin Perlman on behalf of Debtor Anthony R Alphonse ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Lee Martin Perlman on behalf of Joint Debtor Jamie M. Alphonse ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
R. A. Lebron on behalf of Creditor U.S. BANK HOME MORTGAGE bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor U.S. Bank Home Mortgage bankruptcy@feinsuch.com  
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association  
ecf@powerskirn.com

TOTAL: 11